

KEY FACT STATEMENT & PRODUCT BROCHURE
(w.e.f. 01-01-2026)



Product Name	MCB Savings Account
Description	A Savings Account at MCB Bank is your personal safety net, plus it comes loaded with a host of other benefits
Currency	LKR
Salient Features	Initial Deposit : Individual 2,500/- Institutional 10,000/- Monthly Minimum Average Balance to Maintain : 2,500/-
Minimum Deposit Held	1,000/- will be held in the account through-out the account operating period
Account Maintenance Fee / Closure Fee	100/- per moth will be charged if Monthly Min. Avg. Balance is not maintained 1,000/- + any un-collected service charges upon closure
<u>Interest Rate (p.a.)</u>	For latest interest rates, please visit www.mcb.com.lk
Interest Payment Frequently	Monthly
Benefits/ Value Added Services	No restriction on number of withdrawals Access your account through over 4500 ATMs island-wide (lankapay) Debit Card with POS access (JCB network) Secure and easy access to perform your transactions via Mobile Banking App (personal customers) and Internet Banking Service (institutional customers). Registration required. SMS Alerts and e-statement facility (registration required)
<u>Fees and Charges</u>	For the latest charges and fees related to the product and other value added services, please visit www.mcb.com.lk (Schedule of Bank Charges)
Eligibility	Personal - Sri Lankan Residents above 18 years of age (individual/ joint) Institutional - Organizations that are dully registered under the respective statutory laws
Documents Required For Personal Clients	Dully completed Account Mandate and related forms Valid NIC/ Driving License/ Passport with NIC number (Foregin nationals who are entitled to open/ operate accounts shall produce valid visa)
For Institutional Clients	Address Proof (if differ from the address mentioned in NIC) Business Registration and related documentation/ forms Identity documents of Directors/ Partners Any other document that bank may require to establish the identity of the individual or institution
Procedure to Open the Account	Please visit the nearest MCB Bank Branch and hand-over the completed set of documents to open the account and obtain the other value added services
Other Information/ Terms & Conditions	Deposits/ Withdrawals are permitted through any MCB Bank branch. The Bank has the right to hold/ close any account that is not maintained at satisfactory level or not meeting statutory requirements Accounts remain inactive for a period more than 2 years with no client transactions will be classified as dormant. (period may vary time to time) Accounts remain inoperative for a period more than 10 years with no client transactions will be considered abandoned and dealt in accordance with the regulatory guidelines. Deposits are secured in line with the limits set by the Deposit Insurance Scheme of The Central Bank of Sri Lanka. (current limit up to LKR 1.1Mn) Any mistaken/ un-authorized transactions should be informed to the branch in writing for reconciliation/ charge-backs of mistaken/ un-authorized transactions. Terms & Conditions may change time to time as per the bank's internal policies/ proceures and regulatory guidelines and same will be notified in advance via bank website/ branch display or any other appropriate medium.
<u>Channels to Obtain Updated Information</u>	Call/ visit any MCB Bank branch Visit: www.mcb.com.lk Hotline: 0115222200 Email: info@mcb.com.lk
<u>Compliant Handling Procedure</u>	Complaints can be routed through any MCB Bank Branch (dedicated complaint box available) Dedicated direct contact point: Department Head - Compliance, MCB Bank Ltd, 08, Leyden Bastian Road, Colombo 01. Tel : 0115222230 (9am - 5pm working days) Email : complaints@mcb.com.lk In case if the resolution is not up to your satisfactory level/ not resolved within 4 weeks, you may escalate the complaint to; The Financial Ombudsman, No. 1, Bethesda Place, Milagiriya, Colombo 05 Tel: 0112595624 Email : fosril@sitnet.lk Web: www.financialombudsman.lk

MCB Bank Limited is a Licensed Commercial Bank operating under the supervision of The Central Bank of Sri Lanka.
Credit Rating : "AA (Ika)" | Outlook Stable (Fitch Ratings)